

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KENNETH E SEBEK
LISA A SEBEK
Debtor(s)

Case No. 08-12158

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/13/2008.
- 2) The plan was confirmed on 07/30/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/12/2010, 02/03/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/05/2009, 09/02/2010, 11/22/2011, 11/26/2012.
- 5) The case was completed on 01/14/2013.
- 6) Number of months from filing to last payment: 56.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,860.00.
- 10) Amount of unsecured claims discharged without payment: \$53,313.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,520.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$14,520.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,205.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$715.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,920.38

Attorney fees paid and disclosed by debtor: \$295.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON WIRELESS	Unsecured	58.00	NA	NA	0.00	0.00
AFNI/VERIZON WIRELESS	Unsecured	NA	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Secured	5,050.00	5,050.00	5,050.00	5,050.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	74.06	74.06	11.81	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,658.00	1,679.92	1,679.92	267.98	0.00
ASSET ACCEPTANCE CORP	Unsecured	933.00	946.38	946.38	150.97	0.00
ASSET ACCEPTANCE CORP	Unsecured	640.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,055.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	11,216.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	187.00	NA	NA	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	197.00	197.97	197.97	31.58	0.00
COLLECTION PROFESSIONALS INC	Unsecured	91.00	85.25	85.25	13.60	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,727.00	7,727.02	7,727.02	1,232.61	0.00
EXCEL	Unsecured	380.00	NA	NA	0.00	0.00
FIRST UNITED BANK	OTHER	NA	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	3,130.00	98.81	98.81	98.81	0.00
FORD MOTOR CREDIT CO	Unsecured	4,856.00	5,266.92	5,266.92	840.18	0.00
GLOBAL PAYMENTS	Unsecured	300.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION	Unsecured	1,740.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION	Unsecured	225.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	879.00	879.61	879.61	140.32	0.00
JP MORGAN CHASE BANK NA	Secured	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	121.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	250.00	250.00	250.00	39.88	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	14,557.00	15,040.72	15,040.72	2,399.30	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	931.00	939.15	939.15	149.81	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	257.00	257.51	257.51	41.08	0.00
ST JAMES OLYMPIA FIELDS	Unsecured	8,179.00	NA	NA	0.00	0.00
SWISS COLONY	Unsecured	197.95	NA	NA	0.00	0.00
THE CHICAGO DEPT OF REVENUE	Unsecured	180.00	230.00	230.00	36.69	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	595.00	595.53	595.53	95.00	0.00
WEST ASSET MANAGEMENT	Unsecured	295.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$98.81	\$98.81	\$0.00
All Other Secured	\$5,050.00	\$5,050.00	\$0.00
TOTAL SECURED:	\$5,148.81	\$5,148.81	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,170.04	\$5,450.81	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,920.38</u>
Disbursements to Creditors	<u>\$10,599.62</u>
TOTAL DISBURSEMENTS :	<u>\$14,520.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/25/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.